

**THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:

LYDIA NJAMFA, M.D.

DEBTOR

§
§
§
§
§
§

**CASE NO. 05-43678-R
CHAPTER 7**

**TRUSTEE'S
FINAL REPORT AND PROPOSED DISTRIBUTION**

LINDA S. PAYNE, trustee of the estate of the above-named Debtor(s), certifies under penalty of perjury, to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of her office and that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper, and consistent with the law and rules of court. The Trustee applies for the commissions and expenses set forth herein and states that they are reasonable and proper.

I hereby authorize the Office of the United States Trustee to file by electronic means this Trustee's Final Report, Application for Compensation and Report of Proposed Distribution on my behalf, and I agree and acknowledge that the designation of my signature on this document once filed, constitutes my valid signature for the purposes of 11 U.S.C. § 704(9) and Fed.R.Bankr.Pro.9011.

Therefore, the Trustee requests that the Final Report, Application for Compensation and Report of Proposed Distribution be approved.

Date: July 8, 2006

/s/ Linda Payne
Linda Payne, Trustee

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:

LYDIA NJAMFA, M.D.

DEBTOR

§
§
§
§
§
§

**CASE NO. 05-43678-R
CHAPTER 7**

**TRUSTEE'S FINAL REPORT AND APPLICATION TO CLOSE CASE AND
DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth in Schedule A and states: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced moneys from personal funds for expenses, and the Trustee has not been reimbursed.
2. The Trustee submits Form I as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554 (c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them and the estate is ready to be closed.
4. The Trustee submits Form II as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The trustee has examined each and every claim filed and noted her approval of claims as filed, or she has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all moneys in accordance with the Trustee's Report of Final Distribution, and upon filing of a Supplemental Final Report and Account and certification by the U. S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: July 8, 2006

/s/ Linda Payne
Linda Payne, Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF: 7/8/06

LYDIA NJAMFA, M.D.

CASE NO. 05-43678-R

A: Receipts **\$ 4,377.81**

B. Disbursements

1. Secured Creditors-----	
2. Administrative-----	712.09
3. Priority-----	
4. Other - Closing -----	
Total disbursements-----	712.09

C. Current Balance **\$ 3,665.72**

Individual Estate Property Record and Report
Asset Cases

Case Number: 05-43678 BTR

Case Name: LYDIA NJAMFA M.D.

Period Ending: 07/08/06

Trustee: (631540) LINDA S. PAYNE

Filed (f) or Converted (c): 07/14/05 (f)

\$341(a) Meeting Date: 08/04/05

Claims Bar Date: 12/19/05

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Bank account	740.17	740.17		700.00	FA
2	Account Receivables Debtor collected receivables through her medical practice and turned them over to trustee. Trustee had patient list but returned it to debtor as it was highly confidential information. and HIPPA rules	2,000.00	2,000.00		3,667.03	FA
3	1999 Camry	2,000.00	0.00	DA	0.00	FA
4	Office equipment and inventory Not worth picking up and auctioning.	541.00	541.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		10.78	Unknown
5	Assets Totals (Excluding unknown values)	\$5,281.17	\$3,281.17		\$4,377.81	\$0.00

Major Activities Affecting Case Closing:

Objected to claims 3/30

Pay attorney then file final report

Initial Projected Date Of Final Report (TFR): October 1, 2006

Current Projected Date Of Final Report (TFR): October 1, 2006

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-43678 BTR

Case Name: LYDIA NJAMFA M.D.

Taxpayer ID #: 75-2950489

Period Ending: 07/08/06

Trustee: LINDA S. PAYNE (631540)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***_*****10-65 - Money Market Account

Blanket Bond: \$300,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/10/06	{1}	Joseph Njamfa	Close out bank account	1129-000	700.00		700.00
03/10/06	{2}	Lydia Njamfa	Final payment on receivables	1121-000	3,667.03		4,367.03
03/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.7000%	1270-000	1.51		4,368.54
04/28/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.77		4,371.31
05/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.97		4,374.28
06/23/06	1001	BILL PAYNE		3210-000		700.00	3,674.28
06/23/06	1002	Bank One	Voided on 06/23/06	3220-000		12.09	3,662.19
06/23/06	1002	Bank One	Voided: check issued on 06/23/06	3220-000		-12.09	3,674.28
06/23/06	1003	BILL PAYNE		3220-000		12.09	3,662.19
06/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	2.81		3,665.00
07/08/06	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.8000%	1270-000	0.72		3,665.72
07/08/06		To Account #*****1066	Final Report	9999-000		3,665.72	0.00

ACCOUNT TOTALS	4,377.81	4,377.81	\$0.00
Less: Bank Transfers	0.00	3,665.72	
Subtotal	4,377.81	712.09	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,377.81	\$712.09	

Form 2

Cash Receipts And Disbursements Record

Case Number: 05-43678 BTR
Case Name: LYDIA NJAMFA M.D.
Taxpayer ID #: 75-2950489
Period Ending: 07/08/06

Trustee: LINDA S. PAYNE (631540)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_*****10-66 - Checking Account
Blanket Bond: \$300,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/08/06		From Account #*****1065	Final Report	9999-000	1	3,665.72	3,665.72

ACCOUNT TOTALS	3,665.72	0.00	\$3,665.72
Less: Bank Transfers	3,665.72	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***_*****10-65	4,377.81	712.09	0.00
Checking # ***_*****10-66	0.00	0.00	3,665.72
	\$4,377.81	\$712.09	\$3,665.72

Trustee's Compensation

Debtor: LYDIA NJAMFA M.D.

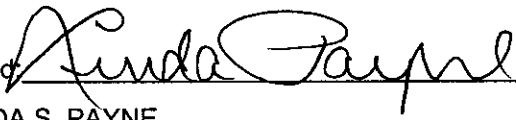
Case: 05-43678

Computation of Compensation			
Total disbursements to other than the debtor are:			4,377.81
Pursuant to 11 U.S.C. 326, compensation is computed as follows:			
25% of First \$5,000	4,377.81	=	1,094.45
10% of Next \$45,000	0.00	=	0.00
5% of Next \$950,000	0.00	=	0.00
3% of Balance	0.00	=	0.00
Calculated Total Compensation:			\$1,094.45
Plus Adjustment:			0.00
Total Compensation:			\$1,094.45
Less Previously Paid:			0.00
Total Compensation Requested:			\$1,094.45
Trustee Expenses			
Premium on Trustee's Bond			0.00
Travel	0.0 miles at 0.0 cents per mile		0.00
Copies	74 copies at 25.0 cents per copy		18.50
Postage			23.55
Telephone Charges			0.00
Clerical / Secretarial	3.00 hours at 20.00 dollars per hour		60.00
Paralegal Assistance	0.00 hours at 0.00 dollars per hour		0.00
Supplies / Stationery			0.00
Distribution Expenses			0.00
Professional Expenses			0.00
Other Expenses			0.00
Other Expenses 2			0.00
Subtotal Expenses:			\$102.05
Plus Adjustment:			0.00
Total Expenses:			\$102.05
Less Previously Paid:			0.00
Total Expenses Requested:			\$102.05

The undersigned Trustee certifies under penalty of perjury that the foregoing is true and correct to the best of his/her knowledge and requests the United States Trustee to approve this report and accounts and requests the Court to provide for notice and opportunity for a hearing under 11 U.S.C. 330(a), 502(b), and 503(b) and to thereafter award final compensation or reimbursement of expenses and to make final allowance for the purposes of distribution to claims, administrative expenses, and other payments stated in this report and account.

WHEREFORE, the Trustee requests that this application be approved by this Court and that the Trustee be granted an allowance of \$1,094.45 as compensation and \$102.05 for reimbursement of expenses. The Trustee further states that no payments have been made or promised to him/her for services rendered or to be rendered in any capacity in this case. No agreement or understanding exists between applicant and any other person for sharing compensation received or to be received.

Dated: 07/08/06

Signed 
LINDA S. PAYNE
100 NORTH MAIN ST.

PARIS, TX 75460

Exhibit "A"

Period: 01/01/00 - 07/08/06

Trustee: LINDA S. PAYNE (631540)

Case Number: 05-43678

Case Name: LYDIA NJAMFA M.D.

Case Type: Assets

Judge: Brenda T. Rhoades

Petition Date: 07/14/05

341a Meeting: 09/12/05 11:30

Category: CLERICAL

<u>Date</u>	<u>Description</u>	<u>Hours/Unit</u>	<u>Rate</u>	<u>Total</u>
03/22/06	Prepare Application to employ attorney.	0.50	\$20.000	\$10.00
05/31/06	Prepare Application for Compensation of Attorney.	0.50	\$20.000	\$10.00
07/08/06	Prepare and file TFR & TDR	2.00	\$20.000	\$40.00
Total for category CLERICAL:		3.00		\$60.00

Category: COPIES

<u>Date</u>	<u>Description</u>	<u>Hours/Unit</u>	<u>Rate</u>	<u>Total</u>
03/22/06	Application to employ attorney.	7.00	\$0.250	\$1.75
05/31/06	Application for Compensation of Attorney.	47.00	\$0.250	\$11.75
07/08/06	TFR & TDR	20.00	\$0.250	\$5.00
Total for category COPIES:		74.00		\$18.50

Category: POSTAGE

<u>Date</u>	<u>Description</u>	<u>Hours/Unit</u>	<u>Rate</u>	<u>Total</u>
03/22/06	Mail Application to employ attorney.	3.00	\$0.390	\$1.17
05/31/06	Mail Application for Compensation of Attorney.	43.00	\$0.390	\$16.77
07/08/06	Mail bank statements to UST and final distribution checks	1.00	\$5.610	\$5.61
Total for category POSTAGE:		47.00		\$23.55

Total for case 05-43678: \$102.05

Grand Total: \$102.05

**SCHEDULE C
EXPENSES OF ADMINISTRATION**

	AMOUNT CLAIMED	AMOUNT PAID	AMOUNT DUE
1. 11 U.S.C. Sec 507(a)(1) <u>Court Cost and Fees</u>			
A. Notice & Claim Fees \$			
B. Adv. filing fees			
C. Quarterly Chapt 11			
2. 11 U.S.C. Sec 503(b)(1)(a) <u>Preservation of estate</u>			
A. Transportation			
B. Storage			
C. Wages			
D. Estates share FICA			
E. Insurance			
F. Other (itemize)			
G. Chapt 11 Trade			
H. Bond			
3. 11 U.S.C. Sec.503(b)(2) <u>Post-Petition Taxes</u> <u>and related penalties</u>			
4. 11 U.S.C. Sec.503(b)(2) <u>Compensation and</u> <u>Reimbursement</u>			
A. Trustee Fees	1,094.45		1,094.45
B. Trustee Expenses	102.05		102.05
C. Attorney to Trustee (#33 on Docket)	700.00	700.00	
D. Expenses for Attorney To Trustee	12.09	12.09	
E. Attorney for Debtor			
F. Auctioneer Fees			
G. Auctioneer Expenses			
H. Accountant			
 TOTAL-----	 1,908.59	 712.09	 1,196.50

SCHEDULE D

SECURED CLAIMS

Claim #	Claimant	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Amount Due
2	Energy First Credit Union	3,615.12	0	0	0	0
Total Allowed Secured Claims:		\$0				

SCHEDULE E

**PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES
IN THE FOLLOWING ORDER OF PRIORITY**

	(1) Claim No.	(2) Amt. Claimed	(3) Amt. Allowed	(4) Amt. Paid	(5) Amt. Due
1. For Credit Extended §364(e)(1)					
2. Claims from failure of adequate protection §307 (a)(b)					
3. "Gap Claims" §507 (a)(2)					
4. Wages, etc. §507 (a)(3)					
5. Contributions to benefit plans §507 (a)(4)					
6. Engaged in raising of grain or fisherman §507 (a)(5)					
7. Consumer deposits §507 (a)(6)					
8. Alimony or child support §507 (a)(7)					
9. Taxes §507 (a)(8)					

TOTAL ALLOWED PRIORITY CLAIMS: \$

TIMELY FILED ALLOWED UNSECURED CLAIMS TOTAL:\$ 180,181.30

Claims Register

Case: 05-43678 LYDIA NJAMFA M.D.

Claims Bar Date: 12/19/05

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	LINDA S. PAYNE 100 NORTH MAIN ST. PARIS, TX 75460 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 07/14/05		\$1,094.45 \$1,094.45	\$0.00	\$1,094.45
	LINDA S. PAYNE 100 NORTH MAIN ST. PARIS, TX 75460 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 07/14/05		\$102.05 \$102.05	\$0.00	\$102.05
	BILL PAYNE 100 NORTH MAIN STREET PARIS, TX 75460 <3210-00 Attorney for Trustee Fees (Other Firm)>, 200	Admin Ch. 7 07/14/05		\$700.00 \$700.00	\$700.00	\$0.00
	Bank One P.O. Box 29586 Phoenix, AZ 85038 <3220-00 Attorney for Trustee Expenses (Other Firm)>, 200	Admin Ch. 7 07/14/05		\$12.09 \$12.09	\$0.00	\$12.09
	BILL PAYNE 100 NORTH MAIN STREET PARIS, TX 75460 <3220-00 Attorney for Trustee Expenses (Other Firm)>, 200	Admin Ch. 7 07/14/05		\$12.09 \$12.09	\$12.09	\$0.00
1	Laboratory Corporation of America Johnson & Repasky, PLLC 108 Esplanade, Suite 310 Lexington, KY 40507 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 09/12/05	42484655 Unsecured - no objection	\$15,195.15 \$15,195.15	\$0.00	\$15,195.15
2	Energy First Credit Union 1155 Corporate Center Drive Monterey Park, CA 91754-7604 <4210-00 Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)>, 100	Secured 10/03/05	6019210 Objection sustained	\$3,615.12 \$0.00	\$0.00	\$0.00
3	Southwestern Bell Telephone Company, L.P. P. O.Box 981268 West Sacramento, CA 95798 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/11/05	 Unsecured - no objection Description: account #s 972-479-0009 925, 972-792-7246 322, 972-792-7268 322 Remarks: bills avialable upon request	\$1,037.12 \$1,037.12	\$0.00	\$1,037.12

Claims Register

Case: 05-43678 LYDIA NJAMFA M.D.

Claims Bar Date: 12/19/05

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
4	US Bancorp Manifest Funding Services Attn: Corporate Attorney 1310 Madrid Street, Suite 100 Marshall, MN 56258 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/11/05	600-0158175000 Unsecured - no objection	\$34,782.51 \$34,782.51	\$0.00	\$34,782.51
5	Bankers Healthcare Group, Inc. c/o Robert W. Amis 555 Republic Drive, Suite 200 Plano, TX 75074 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 01/09/06	 Secured by medical equipment - objection UNSECURED FOR \$129,166.52	\$131,166.52 \$129,166.52	\$0.00	\$129,166.52
Case Total:					\$712.09	\$181,389.89

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

IN RE:

LYDIA NJAMFA, M.D.

DEBTOR

§
§
§
§
§
§
§

**CASE NO. 05-43678-R
CHAPTER 7**

TRUSTEE'S REPORT OF PROPOSED FINAL DISTRIBUTIONS

The undersigned Trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the Trustee's Final Report, all applications for compensation and all other matters which must be determined by the Court before final distribution can be made.
2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection hereto is made, filed and served on the Trustee and on the United States Trustee.

1. BALANCE ON HAND	\$3,665.72
2. ADMINISTRATIVE EXPENSES TO BE PAID	\$ 1,196.50
3. SECURED CLAIMS TO BE PAID	\$
4. PRIORITY CLAIMS TO BE PAID	\$
5. UNSECURED CLAIMS TO BE PAID	\$ 2,469.22
6. OTHER DISTRIBUTIONS TO BE PAID	\$
7. TOTAL DISTRIBUTIONS TO BE MADE	\$ 3,665.72
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS	\$ 0

Dated: July 8, 2006

/s/ Linda S. Payne
Linda S. Payne, Trustee

Claims Distribution Register

Case: 05-43678 LYDIA NJAMFA M.D.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
---------	------	-----	---	-----------------	-------------------	-----------------	------------------	---------------------

Secured Claims:

2	10/03/05	100	Energy First Credit Union 1155 Corporate Center Drive Monterey Park, CA 91754-7604 obj re-filed 4/25 - sustained 5/18 <4210-00 Pers. Prop. & Intangibles--Consensual Liens (UCC, chattel, PMSI)> Objection sustained	3,615.12	0.00	0.00	0.00	0.00
Priority 100: 0% Paid								

Admin Ch. 7 Claims:

07/14/05	200	BILL PAYNE 100 NORTH MAIN STREET PARIS, TX 75460 <3210-00 Attorney for Trustee Fees (Other Firm)>	700.00	700.00	700.00	0.00	0.00
07/14/05	200	Bank One P.O. Box 29586 Phoenix, AZ 85038 <3220-00 Attorney for Trustee Expenses (Other Firm)> Mistake - should not of been on register.	0.00	0.00	0.00	0.00	0.00
07/14/05	200	BILL PAYNE 100 NORTH MAIN STREET PARIS, TX 75460 <3220-00 Attorney for Trustee Expenses (Other Firm)>	12.09	12.09	12.09	0.00	0.00
07/14/05	200	LINDA S. PAYNE 100 NORTH MAIN ST. PARIS, TX 75460 <2200-00 Trustee Expenses>	102.05	102.05	0.00	102.05	102.05
07/14/05	200	LINDA S. PAYNE 100 NORTH MAIN ST. PARIS, TX 75460 <2100-00 Trustee Compensation>	1,094.45	1,094.45	0.00	1,094.45	1,094.45
Total for Priority 200: 100% Paid			\$1,908.59	\$1,908.59	\$712.09	\$1,196.50	\$1,196.50
Total for Admin Ch. 7 Claims:			\$1,908.59	\$1,908.59	\$712.09	\$1,196.50	\$1,196.50

Unsecured Claims:

1	09/12/05	610	Laboratory Corporation of America Johnson & Repasky, PLLC 108 Esplanade, Suite 310 Lexington, KY 40507 <7100-00 General Unsecured § 726(a)(2)> Unsecured - no objection	15,195.15	15,195.15	0.00	15,195.15	208.24
---	----------	-----	--	-----------	-----------	------	-----------	--------

Claims Distribution Register

Case: 05-43678 LYDIA NJAMFA M.D.

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Clalm Balance	Proposed Payment
3	10/11/05	610	Southwestern Bell Telephone Company, L.P. P. O.Box 981268 West Sacramento, CA 95798 <7100-00 General Unsecured § 726(a)(2)> Unsecured - no objection Description: account #s 972-479-0009 925, 972-792-7246 322, 972-792-7268 322 Remarks: bills avialable upon request	1,037.12	1,037.12	0.00	1,037.12	14.21
4	10/11/05	610	US Bancorp Manifest Funding Services Attn: Corporate Attorney 1310 Madrid Street, Suite 100 Marshall, MN 56258 <7100-00 General Unsecured § 726(a)(2)> Unsecured - no objection	34,782.51	34,782.51	0.00	34,782.51	476.66
5	01/09/06	610	Bankers Healthcare Group, Inc. c/o Robert W. Amis 555 Republic Drive, Suite 200 Plano, TX 75074 obj filed 3/29-agreed order entered <7100-00 General Unsecured § 726(a)(2)> Secured by medical equipment - objection ALLOWED AS UNSECURED FOR \$129,166.52	131,166.52	129,166.52	0.00	129,166.52	1,770.11
Total for Priority 610: 1.37041% Paid				\$182,181.30	\$180,181.30	\$0.00	\$180,181.30	\$2,469.22
Total for Unsecured Claims:				\$182,181.30	\$180,181.30	\$0.00	\$180,181.30	\$2,469.22
Total for Case :				\$187,705.01	\$182,089.89	\$712.09	\$181,377.80	\$3,665.72